



Order Filed on April 12, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

MILSTEAD & ASSOCIATES, LLC

By: Andrew M. Lubin

Atty. ID: AL0814

1 E. Stow Road

Marlton, NJ 08053

(856) 482-1400

File No. 217025-4

Attorneys for Secured Creditor: Wells Fargo Bank,
N.A.

In Re:

Kim N. Roberts

Case No.: 17-31749-CMG

Chapter 13

Hearing Date: June 6, 2018

Time: 10:00 a.m.

Judge: Christine M. Gravelle

**ORDER RESOLVING
OBJECTION TO CONFIRMATION**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: April 12, 2018



Honorable Christine M. Gravelle
United States Bankruptcy Judge

THIS MATTER having been brought before the Court by, Avram D. White, Esquire, attorney for Debtor, Kim N. Roberts, upon the filing of a Chapter 13 Plan, and Wells Fargo Bank, N.A. by and through its attorneys, Milstead & Associates, LLC having filed an Objection to the Confirmation of the Chapter 13 Plan and the parties having subsequently resolved their differences; and for good cause shown:

1. Wells Fargo Bank, N.A. has filed a valid, secured Proof of Claim in the amount of **\$249,963.51** (Claim no. 3-1) in regards to the property located at 32 Saxony Circle, Manchester Township, NJ 08759, mortgage account ending with “9787”.
2. The Trustee is authorized to pay \$3,500.00 on the secured arrearage claim of Wells Fargo Bank, N.A. for the purpose of allowing the Debtor to apply and potentially complete a loan modification.
3. Debtor shall file a motion for approval to participate in the Court’s Loss Mitigation Program on or before April 9, 2018. The loan modification must be approved by the date to be set by the Court in the Loss Mitigation Order or any extension thereof.
4. If the Debtor shall fail to file a motion for approval to participate in the Court’s Loss Mitigation Program on or before April 9, 2018, then the Debtor shall either file a modified plan to cure the arrearage claim, or file a modified plan to surrender the subject property, or file a notice to convert to Chapter 7, or file a notice to dismiss case, within twenty days of April 9, 2018.
5. If the Debtor, having been admitted to the Court’s Loss Mitigation Program, shall fail to qualify for a loan modification, or should the loss mitigation be terminated on application of Wells Fargo Bank, N.A., or should the loss mitigation not be extended within ten days of any termination date, then the Debtor shall either file a modified plan

to cure the arrearage claim, or file a modified plan the surrender the subject property, or file a notice to convert to Chapter 7, or file a notice to dismiss case, within twenty days of any of listed events.

6. The Debtor shall continue making regular post-petition payments to Wells Fargo Bank, N.A. outside the Chapter 13 Plan.
7. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.